

CLERK COPY

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

Chris Schroeder  
Plaintiff

*(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)*

v.

Fidelity Investments, Inc,  
NFS, FBS Fidelity Brokerage  
Services LLC., & Does ET. AL,  
Defendants

*(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)*

Case: 2:22-cv-11387  
Judge: Michelson, Laurie J.  
MJ: Patti, Anthony P.  
Filed: 06-17-2022 At 11:15 AM  
CMP CHRIS SCHROEDER V FIDELITY  
INVESTMENTS INC ET AL (SS)

Jury Trial: ☒ Yes ☐ No  
(check one)

**Complaint for a Civil Case**

MIED ProSe 1 (Rev 5/16) Complaint for a Civil Case

**I. The Parties to This Complaint**

**A. The Plaintiff(s)**

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	<u>CHRIS SCHROEDER</u>
Street Address	<u>38510 MONMOUTH STREET</u>
City and County	<u>WESTLAND WAYNE</u>
State and Zip Code	<u>MI 48186</u>
Telephone Number	<u>(734) 536-7397</u>
E-mail Address	<u>LISTHPROJECTS@GMAIL.COM</u>

**B. The Defendant(s)**

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

**Defendant No. 1**

Name	<u>Fidelity Investments Inc,</u>
Job or Title (if known)	<u>NFS, FBS Fidelity Brokerage Services, LLC.</u>
Street Address	<u>200 Seaport Blvd.</u>
City and County	<u>Boston Suffolk</u>
State and Zip Code	<u>Massachusetts 02210</u>
Telephone Number	<u>(800) 635-0472</u>
E-mail Address (if known)	<u>Unknown</u>

**Defendant No. 2**

Name	<u>Ozzie</u>
Job or Title (if known)	<u>Investment Advisor</u>
Street Address	<u>7676 Hazard Center Dr.</u>
City and County	<u>San Diego San Diego</u>
State and Zip Code	<u>CA. 92108</u>
Telephone Number	<u>800 635-0472</u>
E-mail Address (if known)	<u></u>

MIED ProSe I (Rev 5/16) Complaint for a Civil Case

## Defendant No. 3

Name Conrad  
 Job or Title Investment Advisor  
 (if known)  
 Street Address 7676 Hazard Center Dr.  
 City and County San Diego San Diego  
 State and Zip Code CA 92108  
 Telephone Number (800) 635-0472  
 E-mail Address \_\_\_\_\_  
 (if known)

## Defendant No. 4

Name \_\_\_\_\_  
 Job or Title \_\_\_\_\_  
 (if known)  
 Street Address \_\_\_\_\_  
 City and County \_\_\_\_\_  
 State and Zip Code \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 E-mail Address \_\_\_\_\_  
 (if known)

**II. Basis for Jurisdiction**

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (check all that apply)

☒ Federal question

☒ Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

**A. If the Basis for Jurisdiction Is a Federal Question**

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

Under Federal law on public accomodation the law says, "citizens cannot be deprived a service at a business based on race." 42 U.S.C. § 2000a. All persons shall be entitled to the full & equal enjoyment of goods, services, facilities, privileges, advantages & accomodations of any place of public accomodation as defined in this section, without discrimination on the ground of race, color, religion, or national origin.

**B. If the Basis for Jurisdiction Is Diversity of Citizenship**

## 1. The Plaintiff(s)

## a. If the plaintiff is an individual

The plaintiff, (name) CHRIS SCHROEDER,  
is a citizen of the State of (name) MICHIGAN.

## b. If the plaintiff is a corporation

The plaintiff, (name) \_\_\_\_\_,  
is incorporated under the laws of the State of (name) \_\_\_\_\_,  
and has its principal place of business in the  
State of (name) \_\_\_\_\_.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

## 2. The Defendant(s)

## a. If the defendant is an individual

The defendant, (name) Ozzie, is a citizen of the  
State of (name) California. Or is a citizen of (foreign  
nation) \_\_\_\_\_.

## b. If the defendant is a corporation

The defendant, (name) FIDELITY INVEST., is incorporated  
under the laws of the State of (name) MASSACHUSETTS, and  
has its principal place of business in the State of (name) MASSACHUSETTS  
(foreign nation) \_\_\_\_\_, and has its principal place  
of business in (name) \_\_\_\_\_.

c. The defendant Conrad is a citizen of the State of  
California.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy June 15, 2022 BTC price \$20,591.70 - \$1000  
 (BTC price 2/17) Lost revenues of \$250,425 + lost ROI 19,591.70 = \$270,016.70  
 The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain): Plaintiff was intentionally denied access to approximately \$1,000 of Plaintiff's own money preventing Plaintiff from investing in BTC + preventing business owner Plaintiff from operating a 2005 entity with website purchased for cash 1/28/16. Entity won 3rd prize in SDSU Venture Start competition + was recognized as a platform market place. Defendants unlawful act cost investment ROI + Cash flow revenue to the entity that was a nonprofit S.W.C. social welfare company.
- III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

The Plaintiff is 1994 graduate of Cal State Fullerton with degree in Entrepreneurial Business Management study + has created + or purchased multiple businesses including the nonprofit noted above. Plaintiff has skill in marketing as proven with snow plow company that had upwards of 500 clients from 2000 to 2004. The defendants denied access to a Nike stock check worth \$766.03 + "Ozzie" a hispanic office worker who lied + said overnight envelope on top of stack of mail was not mine on 3/16/17 kept that check + Plaintiff never got that check. It was replaced months later on 12/30/17. There was differing treatment + racial discrimination from Ozzie of Fidelity office at 7676 Hazard Center Dr. Suite 820 San Diego, CA 92108 + Conrad (office manager) acting on obvious lies of his co-worker ultimately restricted my stock trading account without ever explaining why. While at client computer kiosk station + on phone 3/14/17 at Hazard Center Fidelity office talking to Computer share stock transfer agent they agreed to send the Nike stock check of \$766.03 overnight because stock sale was 1/30/17 + check still had not arrived to my San Diego PO Box. While on that call I asked Fidelity office worker (Asian gentleman name unknown yet only Asian working there) if the check could be shipped there overnight, he said "yes".

My intention was to purchase a bitcoin. My YouTube channel, Joe Schroeder has 8/2/16 video <https://youtu.be/q964TPifHMc> where I predict BTC would go to \$1200 in the coming months. In December 2017 BTC rose to \$19,834.93 + broke above \$20,000 that December. Due to Ozzie's unlawful discrimination I did not get the financial return on my Nike proceeds I owned long term since 2005 never before having sold. Plaintiff was unlawfully denied the opportunity to manage Plaintiff's own money. Conrad the office manager of the Hazard Center Fidelity spoke with me on the phone the next day + said, "Fidelity is ending the business relationship with you." Obviously Ozzie made up some sensationalist lie as I did nothing wrong. I simply waited at their office for my overnight check, +

that afternoon when the stack of mail, boxes, & envelopes arrived Ozzie grabbed said items at front door of office suite & headed immediately toward the back office door. About half way there I walked up to Ozzie & asked him for the overnight envelope on top of the stack & he abruptly said, "that's not yours." He had not even looked at the envelope to see name on it & he knew it was mine, everyone at the office knew I was waiting for that envelope. The representative from Computershare in Boston was not helpful either as he never got back to me with a tracking number for me to track envelope, that's why I had to wait at Fidelity all day. Charles McDonough the representative from Computershare actually said to me, "I got to get my driveway shoveled," while I'm financially challenged MBA student at San Diego State University counting on \$766.03 for BTC investment. Waiting since 11/30/17 for check I was forced to liquidate, electronically that time, another approximately \$255.00 of Nike stock. Nothing above, the conversation with Conrad the next day, he had no concern or discussion about my envelope with check in it, his only concern was telling me, "you are no longer allowed at the Fidelity office."

Something that neither Ozzie nor Conrad was aware of was fact that I talked to Mr. Geunderson about Fidelity Trust tools & was planning on having appointment to talk about a Trust for my Father who told me in Dec. 2015 that his net worth was \$1.5 million that all 6 kids were loved equally & each would get equal  $\frac{1}{6}$  share. The opportunity to explore Trust options for my Father was unlawfully denied from Ozzie & Conrad. The discrimination is going on to this day as December 8, 2021 the IRS attempted electronic deposit of my \$2,125.00 Tax Return check to my individual Fidelity account & it wasn't allowed to be deposited. I still do not have that \$2,125.00 check yet. When a student is counting on money & freetime is very limited the student should not be subject to The whims of prejudice office workers at Fidelity or any place else. With reference to my Fathers & Mothers Trust & because of lack of involvement in Trust tools from Fidelity in 2017 I receive \$1500/month from the Trust instead of a lump sum pecuniary bequest. Incidentally, my Father had approximately \$400,000 in his Fidelity account at the time of the disparate treatment. It's possible that Ozzie & Conrad knew this because My Father & I as Fidelity account holders shared the same address at one point in 2008. Pulling up accounts with the same last name & same address would be possible.

Review website [unilocal.co.uk/united-states/san-diego/fidelity-investments-62219](http://unilocal.co.uk/united-states/san-diego/fidelity-investments-62219) has reviews of Fidelity Investments & Larry L. of San Diego, CA. had similar experience. His online review of Fidelity says, "I asked



the question << if it is a managed account shouldn't they out perform the S&P 500 >> They locked my account & forced me to close it. So be careful of what you say to them. I went to TD Ameritrade & have made money since then." Plaintiffs not only one to be locked out of own account yet my experience as noted above included unlawful denial of own funds for racist reasons.

The ongoing act of denying me access to the tools of my account like receiving funds, paying bills, & investing is unlawful ongoing illegal act of denying full & equal enjoyment of goods, services, facilities, privileges, advantages, & accommodations of any place of public accommodation as defined under law without any of the discrimination based on race, color, religion, or national origin. Fidelity never provided a reason for account suspension, likely because there was no valid reason, & the Plaintiff is entitled to the full access of investment account. Log in to account has never been affected yet once logged no account features like adding money or investing work.

**IV. Relief**

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Plaintiff was & is entitled to the Goods & Services that all Fidelity clients receive. As relief Plaintiff asks court order account access granted. Actual damages occurred in loss of business for the fee charging member based community Platform & Marketplace nonprofit (s.w.c.) known as SDSUTimeBank.com & the loss of salary. Community Weaver software ran the member Platform & thus the entity was turn key passive income going through to Plaintiff in form of salary, much like an LLC income goes through to owner. The member base is \$15 individuals, \$75 for families, & \$100 for businesses on annual base. The purchased entity in 2016 had approximately 265 members. Revenues were projected to double each year. Revenues sought '17 \$3975, '18 \$7950, '19 \$15,900, '20 \$31,800, '21 \$63,600, & '22 \$127,200. The only operating expense is marketing that can be done online at low or no cost. BTC investment would have provided income of approximately \$19,591.70 Plaintiff seeks that Actual damage. Plaintiff entitled to actual damages because defendants via employees denied operating capital. Plaintiff seeks punitive damages at \$100,000.00 & or any additional amount that the court deems to be fair & just.

**V. Certification and Closing**

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

**A. For Parties Without an Attorney**

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 6/17, 2022.

Signature of Plaintiff

Printed Name of Plaintiff

Chris Schroeder  
CHRIS SCHROEDER



**Additional Information:**

During the 1980's Microsoft won a breach of contract lawsuit for \$50,000 approximately. That money was Microsofts operating capital. Cash flow is important to every business & even a small amount of cash could be turned into much larger sums of revenue.

During the hours spent at Fidelity office at Hazard Center San Diego utilizing the "Client Service Center", Plaintiff was polite, professional, & informative. There was no issue at all & I told the office reps that I was working on MBA at SDSU, plus they knew Plaintiff was counting on overdue check. Plaintiff even provided some valuable investment advice from all the University research Plaintiff worked on. In conversation with a couple Fidelity agents Plaintiff said, "The best stock right now is Tesla, it's going to go up \$100.00 in the next couple months." When giving that friendly advice (via Plaintiffs' research) Tesla was at a split adjusted \$145 approximately in March of 2017 & it did rise \$100 & more soon after. In fact, it wasn't long till the stock price hovered around \$350. It's likely some or all the Fidelity reps. at that office took that advice & provided it to their clients. As a thank you Plaintiffs account was suspended without cause.

The minimal dollar amount in account & knowledge that Plaintiff was MBA student should not affect access. MBA course payment was due within 12 months, payment was not made.

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

## I. (a) PLAINTIFFS

Chris Schroeder

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

Wayne

(c) Attorneys (Firm Name, Address, and Telephone Number)

Chris Schroeder Pro Se

## DEFENDANTS

Fidelity Investments, Inc.

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☐ 2 U.S. Government Defendant
- ☐ 3 Federal Question (U.S. Government Not a Party)
- ☒ 4 Diversity (Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- (For Diversity Cases Only)
- |   |                                       |                            |   |   |                                       |                            |
|---|---------------------------------------|----------------------------|---|---|---------------------------------------|----------------------------|
| Citizen of This State                   | <input checked="" type="checkbox"/> 1 | PTF DEF                    | <input type="checkbox"/> 1                                    | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4            | <input type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2            | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5                                | <input checked="" type="checkbox"/> 5 |                            |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3            | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6                                | <input type="checkbox"/> 6            |                            |

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 625 Drug Related Seizure	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 626 Property 21 USC 881	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 424 Copyrights	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 330 Federal Employers' Liability		<input type="checkbox"/> 425 Patent	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 340 Marine		<input type="checkbox"/> 426 Patent - Abbreviated New Drug Application	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 345 Marine Product Liability		<input type="checkbox"/> 427 Trademark	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 350 Motor Vehicle		<input type="checkbox"/> 428 Defend Trade Secrets Act of 2016	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 355 Motor Vehicle Product Liability		<input type="checkbox"/> 429 Social Security	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 360 Other Personal Injury		<input type="checkbox"/> 430 Social Security	<input type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692)
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice		<input type="checkbox"/> 431 Social Security	<input type="checkbox"/> 485 Telephone Consumer Protection Act
<input type="checkbox"/> 195 Contract Product Liability			<input type="checkbox"/> 432 Social Security	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 196 Franchise			<input type="checkbox"/> 433 Social Security	<input type="checkbox"/> 495 Securities/Commodities/Exchange
			<input type="checkbox"/> 434 Social Security	<input type="checkbox"/> 890 Other Statutory Actions
			<input type="checkbox"/> 435 Social Security	<input type="checkbox"/> 891 Agricultural Acts
			<input type="checkbox"/> 436 Social Security	<input type="checkbox"/> 893 Environmental Matters
			<input type="checkbox"/> 437 Social Security	<input type="checkbox"/> 895 Freedom of Information Act
			<input type="checkbox"/> 438 Social Security	<input type="checkbox"/> 896 Arbitration
			<input type="checkbox"/> 439 Social Security	<input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision
			<input type="checkbox"/> 440 Social Security	<input type="checkbox"/> 950 Constitutionality of State Statutes
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## V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District (specify)
- ☐ 6 Multidistrict Litigation - Transfer
- ☐ 8 Multidistrict Litigation - Direct File

## VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

42 U.S.C. § 2000a

Brief description of cause:

denied equal enjoyment of goods, services, facilities, privileges &amp; accommodations

## VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☐ Yes ☐ No

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

6/16/2022

SIGNATURE OF ATTORNEY OF RECORD

Chris Schroeder Pro Se

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

Chris Schroeder  
38510 Monmouth Street  
Westland, MI 48186



no post mark

U.S. District Court for Eastern  
District of Michigan  
Clerks Office  
Theodore Levin United States Courthouse  
Room 599  
231 W. Lafayette Blvd.  
Detroit, MI 48226

RECEIVED  
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U.S. DISTRICT COURT

